

STATE OF IDAHO DEPARTMENT OF INSURANCE

207 STATE HOUSE BOISE 83707

<u>B U L L E T I N</u> No. 68-1

ALL INSURANCE COMPANIES AND ORGANIZATIONS WRITING GENERAL LIABILITY, AUTOMOBILE AND WORKMEN'S COMPENSATION INSURANCE IN THE STATE OF IDAHO AND THEIR AGENTS AND REPRESENTATIVES.

CERTIFICATES OF INSURANCE

The attention of this Department has been called to the fact that Certificates of Insurance are being executed by some companies, or representatives thereof, which extend coverage beyond that intended in or afforded by the insurance contract being certified.

When an insurance company executes such a certificate, it goes beyond its Certificate of Authority. An "open-ended" Certificate of Insurance which provides additional coverage without charge is illegal. A Certificate of Insurance shall be limited to and subject to all terms of the policy, including all endorsements applicable thereto.

Effective immediately, each Certificate of Insurance issued in this state must contain the following or a similar statement:

This Certificate of Insurance neither affirmatively nor negatively amends, extends, nor alters the coverage afforded by the policy or policies numbered in this certificate.

Issued	by:		 !	(Company)
Issued	to:		 	(Insured)
Policy	Effective Date	(s):	 	

All companies are to inform their agents and their own personnel of this bulletin.

DEPARTMENT OF INSURANCE

ohn R. Blaine

Commissioner of Insurance

July 15, 1968